AMENDMENTS TO THE CLAIMS

1. (Previously Presented) A method for scheduling harvesting of information by a host computer from one or more information providers for one or more users, comprising the steps of:

    (a)   determining an update time for information stored by a selected information provider;

    (b)   determining a set of end users whose information satisfies a condition for information update at the determined update time;

    (c)   generating a predicted login time for each end user in the determined set of end users;

    (d)   sorting the determined set of end users according to the predicted login time generated for each end user in the determined set; and

    (e)   assigning a harvesting time for each end user based on each end user's predicted login time.

2. (Original) The method of claim 1, wherein the step of determining a set of end users comprises:

    (i)   selecting end users configured to receive information from the selected information provider; and

    (ii)   eliminating end users not configured to receive information subject to update at the determined update time.

3. (Canceled)

4. (Original) The method of claim 1, wherein the step of sorting the determined set of end users comprises sorting the determined set in ascending order of predicted login time.

5. (Original) The method of claim 1, wherein the step of generating a predicted login time for each end user in the determined set of end users comprises:

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    (i)   for each end user, determining whether a login time profile associated with the end user meets a predetermined confidence threshold;

    (ii)   for each end user whose login time profile does not meet the predetermined confidence threshold, assigning a predicted login time corresponding to the present day and time; and

    (iii)   for each end user whose login time profile does meet the predetermined confidence threshold, assigning a predicted login time based on the end user's login time profile.

6. (Original) The method of claim 1, and further comprising the step of shifting each end user's predicted login time back a predetermined time interval.

7. (Original) The method of claim 6, wherein the step of assigning a harvest time comprises assigning a harvest time for each end user corresponding to his shifted login time.

8. (Original) The method of claim 1, wherein the step of assigning a harvest time comprises:

    (i)   performing a distribution fit across time to generate a polynomial function that allows determination of the number of end users subject to harvesting over a specified time period;

    (ii)   determining a network activity curve of network activity associated with the host computer and the selected information provider;

    (iii)   generating an inverse of the determined network activity curve;

    (iv)   performing an integral matching algorithm utilizing the generated polynomial function and the generated inverse of the network activity curve; and

    (v)   assigning harvesting times for each end user to redistribute peak harvesting time towards time zero to flatten the distribution fit across time.

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9. (Original) The method of claim 1, and further comprising the step of harvesting the information for each end user in the determined set of end user from the selected information provider at the harvesting time assigned to each end user.

Claims 10-15 (Canceled).

16. (New) The method of claim 1, wherein information is personal information.

17. (New) The method of claim 16, wherein personal information is personal financial information or personal communication information.

18. (New) The method of claim 17, wherein personal financial information is information from at least one of billing information, financial account information, investment information, 401(k) information, benefits information, credit information, or mortgage information.

19. (New) The method of claim 17, wherein personal communication information is information from at least one of an email message, voice message, or fax message.

20. (New) A method for scheduling harvesting of personal information by a host computer from one or more information providers for one or more users, comprising the steps of:
   (a) determining an update time for personal information stored by a selected information provider;
   (b) determining a set of end users whose personal information satisfies a condition for information update at the determined update time;
   (c) generating a predicted login time for each user as a function of the end user's login time profile and a predetermined confidence threshold;
   (d) sorting the determined set of end users according to the predicted login time generated for each end user in the determined set; and
   (e) assigning a harvesting time for each end user based on each end user's predicted login time.

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21. (New) The method of claim 20, wherein personal information is personal financial information or personal communication information.

22. (New) The method of claim 21, wherein personal financial information is information from at least one of billing information, financial account information, investment information, 401(k) information, benefits information, credit information, or mortgage information.

23. (New) The method of claim 21, wherein personal communication information is information from at least one of an email message, voice message, or fax message.

24. (New) The method of claim 20, wherein the step of generating a predicted login time comprises the steps of:

   i) for each end user, determining whether a login time profile associated with the end user meets a predetermined confidence threshold;

   ii) for each end user whose login time profile does not meet the predetermined confidence threshold, generating a predicted login time from within a predetermined range of the present day and time; and

   iii) for each end user whose login time profile does meet the predetermined confidence threshold, generating a predicted login time based on the end user's login time profile.

25. (New) The method of claim 20, wherein the step of determining a set of end users comprises:

   i) selecting end users configured to receive personal information from the selected information provider; and

   ii) eliminating end users not configured to receive personal information subject to update at the determined update time.

26. (New) The method of claim 20, wherein the step of sorting the determined set of end users comprises sorting the determined set in ascending order of predicted login time.

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27. (New) The method of claim 20, further comprising the step of harvesting the personal information for each end user in the determined set of end user from the selected information provider at the harvesting time assigned to each end user.

28. (New) The method of claim 20, wherein the step of assigning a harvest time comprises:
   i) determining the number of end users subject to harvesting over a specified time period;
   ii) determining a network activity curve of network activity associated with the host computer and the selected information provider;
   iii) performing a matching algorithm utilizing the determined number of end users and the network activity curve; and
   iv) assigning harvesting times for each end user to redistribute peak harvesting times in order to minimize network utilization.

29. (New) A method for scheduling harvesting of personal information by a host computer from one or more information providers for one or more users, comprising the steps of:
   (a) determining an update time for personal information stored by a selected information provider;
   (b) determining a set of end users whose personal information satisfies a condition for information update at the determined update time;
   (c) generating a predicted login time for each end user in the determined set of end users;
   (d) sorting the determined set of end users according to the predicted login time generated for each end user in the determined set; and
   (e) assigning a harvesting time for each end user based on each end user's predicted login time, by performing the steps of:
      i) determining the number of end users subject to harvesting over a specified time period;
      ii) determining a network activity curve of network activity associated with the host computer and the selected information provider; and

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iii) assigning harvesting times for each end user using the determined number of users and the network activity curve in order to optimize the network bandwidth used for harvesting.

30. (New) The method of claim 29, wherein the step of determining a set of end users comprises:

    i)   selecting end users configured to receive personal information from the selected information provider; and

    ii) eliminating end users not configured to receive personal information subject to update at the determined update time.

31. (New) The method of claim 29, wherein the step of sorting the determined set of end users comprises sorting the determined set in ascending order of predicted login time.

32. (New) The method of claim 29, further comprising the step of harvesting the personal information for each end user in the determined set of end user from the selected information provider at the harvesting time assigned to each end user.

33. (New) The method of claim 29, wherein the step of assigning a harvesting time comprises the steps of:

    i)   performing a distribution fit across time to generate a polynomial function that allows determination of the number of end users subject to harvesting over a specified time period;

    ii) determining a network activity curve of network activity associated with the host computer and the selected information provider;

    iii) generating an inverse of the determined network activity curve;

    iv) performing an integral matching algorithm utilizing the generated polynomial function and the generated inverse of the network activity curve; and

    v) assigning harvesting times for each end user to redistribute peak harvesting time towards time zero to flatten the distribution fit across time.

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34. (New) The method of claim 29, wherein the step of generating a predicted login time comprises the steps of:

 i) for each end user, determining whether a login time profile associated with the end user meets a predetermined confidence threshold; and

 ii) for each end user, generating a predicted login time as a function of the end user's login time profile and confidence threshold.

35. (New) The method of claim 29, wherein personal information is personal financial information or personal communication information.

36. (New) The method of claim 35, wherein personal financial information is information from at least one of billing information, financial account information, investment information, 401(k) information, benefits information, credit information, or mortgage information.

37. (New) The method of claim 35, wherein personal communication information is information from at least one of an email message, voice message, or fax message.

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